

Vantage Point Bank

Uniform Residential Loan Application

8160603

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below)

Borrower James Didio Co-Borrower Marla Green

|                                       |  |                    |  |
|---------------------------------------|--|--------------------|--|
| I. TYPE OF MORTGAGE AND TERMS OF LOAN |  |                    |  |
| Mortgage                              | <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number   |
| Applied for:                          | <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service                                       |                    | 1210001216   |
| Amount                                | Interest Rate  | No. of Months      | Amortization Type  |
| \$ 1,237,500.00                       | 3.250 %  | 360                | <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> GPM <input checked="" type="checkbox"/> ARM (type): 2737 |

|   |              |
|---|--------------|
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN                            |              |
| Subject Property Address (street, city, state, & ZIP)                   | No. of Units |
| 7507 Bayshore Dr, Margate City, NJ 08402 County: Atlantic               |              |
| Legal Description of Subject Property (attach description if necessary) | Year Built   |
| See preliminary title report  | 1994         |

|   |   |  |
|---|---|--|
| Purpose of Loan:  | <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | Property will be:  |
| <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent |   | <input type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |

|  |               |                       |                          |                          |             |
|--|---------------|-----------------------|--------------------------|--------------------------|-------------|
| Complete this line if construction or construction-permanent loan. |               |                       |                          |                          |             |
| Year Lot Acquired  | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a+b) |
|  | \$            | \$                    | \$                       | \$                       | \$          |

|   |               |                       |                      |   |         |
|---|---------------|-----------------------|----------------------|---|---------|
| Complete this line if this is a refinance loan. |               |                       |                      |   |         |
| Year Acquired                                   | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements   | Cost \$ |
|   | \$            | \$ 740,663.00         | Cash-Out Other       | <input type="checkbox"/> made <input type="checkbox"/> to be made |         |

|   |                                    |  |
|---|------------------------------------|--|
| Title will be held in what Name(s)  | Manner in which Title will be held | Estate will be held in:  |
| James Didio, Marla Green  | Joint Tenants                      | <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) |                                    |  |

|  |   |  |  |   |                              |
|--|---|--|--|---|------------------------------|
| Borrower   |   | III. BORROWER INFORMATION  |  | Co-Borrower   |                              |
| Borrower's Name (include Jr. or Sr. if applicable)   |   | Co-Borrower's Name (include Jr. or Sr. if applicable)  |  |   |                              |
| James Didio  |   | Marla Green  |  |   |                              |
| Social Security Number   | Home Phone (incl. area code)  | DOB (MM/DD/YYYY)   | Yrs. School  | Social Security Number  | Home Phone (incl. area code) |
| 1553   | 610-658-0202  | 1954   |  | 4435  | 610-658-0202                 |
| <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower)                                | <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower)                |   |                              |
| <input type="checkbox"/> Separated   | no. ages  | <input type="checkbox"/> Separated   | no. ages   |   |                              |
| Present Address (street, city, state, ZIP)   | <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent | No. Yrs.   | Present Address (street, city, state, ZIP)         | <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent | No. Yrs.                     |
| 1320 Monk Rd Gladwyne, PA 19035  |   | 5Y0M   | 1320 Monk Rd Gladwyne, PA 19035                    |   | 5Y0M                         |
| Mailing Address, if different from Present Address   |   |  | Mailing Address, if different from Present Address |   |                              |
| 1320 Monk Rd Gladwyne, PA 19035  |   |  | 1320 Monk Rd Gladwyne, PA 19035                    |   |                              |
| If residing at present address for less than two years, complete the following:                                    |   |  |  |   |                              |
| Former Address (street, city, state, ZIP)  | <input type="checkbox"/> Own <input type="checkbox"/> Rent            | No. Yrs.   | Former Address (street, city, state, ZIP)          | <input type="checkbox"/> Own <input type="checkbox"/> Rent            | No. Yrs.                     |

|   |  |   |   |  |  |
|---|--|---|---|--|--|
| Borrower  |  | IV. EMPLOYMENT INFORMATION                        |   | Co-Borrower  |  |
| Name & Address of Employer  |  | <input checked="" type="checkbox"/> Self Employed | Yrs. on this job                              | Name & Address of Employer                                 |  |
| Radnor Trust Company 150 Radnor Chester Rd Wayne, PA 19087  |  |   | 5Y0M  | Radnor Trust Company 150 Radnor Chester Rd Wayne, PA 19087 |  |
| Position/Title/Type of Business   |  | Business Phone (incl. area code)                  | Yrs. employed in this line of work/profession | Position/Title/Type of Business                            |  |
| Owner   |  | 215-651-5111                                      | 20  | Owner  |  |
|   |  |   |   | Business Phone (incl. area code)                           |  |
|   |  |   |   | 215-520-9986   |  |
| If employed in current position for less than two years or if currently employed in more than one position, complete the following: |  |   |   |  |  |

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| Borrower                        |  | IV. EMPLOYMENT INFORMATION |                                 | Co-Borrower                            |                 |
|---------------------------------|--|----------------------------|---------------------------------|--|-----------------|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)            | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to) |
|                                 |  | Monthly Income             |                                 |  | Monthly Income  |
|                                 |  | \$                         |                                 |  | \$              |
| Position/Title/Type of Business | Business Phone (incl. area code)       |                            | Position/Title/Type of Business | Business Phone (incl. area code)       |                 |
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)            | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to) |
|                                 |  | Monthly Income             |                                 |  | Monthly Income  |
|                                 |  | \$                         |                                 |  | \$              |
| Position/Title/Type of Business | Business Phone (incl. area code)       |                            | Position/Title/Type of Business | Business Phone (incl. area code)       |                 |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION                  |              |              |               |                                  |              |             |
|---|--------------|--------------|---------------|----------------------------------|--------------|-------------|
| Gross Monthly Income  | Borrower     | Co-Borrower  | Total         | Combined Monthly Housing Expense | Percent      | Proposed    |
| Base Empl. Income*  | \$ 60,000.00 | \$ 60,000.00 | \$ 120,000.00 | Rent                             |              |             |
| Overtime  |              |              |               | First Mortgage (P&I)             | 6,736.00     | 5,385.68    |
| Bonuses   |              |              |               | Other Financing (P&I)            |              |             |
| Commissions   |              |              |               | Hazard Insurance                 | 200.00       | 300.00      |
| Dividends/Interest  |              |              |               | Real Estate Taxes                | 4,466.00     | 2,637.00    |
| Net Rental Income   |              |              |               | Mortgage Insurance               |              |             |
| Other (before completing, see the office in "describe other income," below) |              |              |               | Homeowner Assn. Dues             |              |             |
|   |              |              |               | Other:                           |              |             |
| Total   | \$ 60,000.00 | \$ 60,000.00 | \$ 120,000.00 | Total                            | \$ 11,402.00 | \$ 8,322.68 |

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
|     | \$             |
|     |                |
|     |                |

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

| ASSETS   | Cash or Market Value | LIABILITIES   | Monthly Payment & Months Left to Pay | Unpaid Balance |
|--|----------------------|---|--------------------------------------|----------------|
| Description                                    |                      | Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. |                                      |                |
| Cash deposit toward purchase held by:          | \$ 50,000.00         |   |                                      |                |
| List checking and savings accounts below       |                      | Name and address of Company   | \$ Payment/Months                    | \$             |
| Name and address of Bank, S&L, or Credit Union |                      | HUDSON CITY SAVINGS BA  |                                      |                |
| Parke Bank                                     |                      | WEST 80 CENTURY ROAD<br>PARAMUS, NJ 07652   | 6,736.00<br>221                      | 1,495,271.00   |
| Acct. no.                                      | \$ 880,000.00        | Acct. no.   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company   | \$ Payment/Months                    | \$             |
| Parke Bank                                     |                      | HUDSON CITY SAVINGS BA  |                                      |                |
|  |                      | WEST 80 CENTURY ROAD<br>PARAMUS, NJ 07652   | *6,262.00<br>118                     | *740,663.00    |
| Acct. no.                                      | \$ 220,000.00        | Acct. no.   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company   | \$ Payment/Months                    | \$             |
|  |                      | AMEX  |                                      |                |
|  |                      | PO BOX 297871<br>FORT LAUDERDALE, FL 33329  | 1185 0.00<br>0                       | 52,152.00      |
|  |                      | Acct. no.   |                                      |                |

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| VL ASSETS AND LIABILITIES (cont.)   |                  |  |                   |                      |                 |
|---|------------------|--|-------------------|----------------------|-----------------|
| Acct. no.   | \$               | Name and address of Company                                  | \$ Payment/Months | \$                   |                 |
| Name and address of Bank, S&L, or Credit Union                            |                  | CHASE AUTO   | 1,162.00          | 19,756.00            |                 |
|   |                  | PO BOX 5210  | 17                |                      |                 |
|   |                  | NEW HYDE PARK, NY 1042                                       |                   |                      |                 |
| Acct. no.   |                  |  |                   |                      |                 |
| Acct. no.   | \$               | Name and address of Company                                  | \$ Payment/Months | \$                   |                 |
| Stocks & Bonds (Company name/number & description)                        | \$               | AMEX   | 145 0.00          | 9,069.00             |                 |
| Invest Securities   | 850,000.00       | PO BOX 297671  | 0                 |                      |                 |
| BNY   | 4,980,000.00     | FORT LAUDERDALE, FL 33329                                    |                   |                      |                 |
| Acct. no.   |                  |  |                   |                      |                 |
| Life Insurance net cash value   | \$               | Name and address of Company                                  | \$ Payment/Months | \$                   |                 |
| Face amount \$  |                  | CHASE AUTO   | 875.00            | 8,751.00             |                 |
|   |                  | PO BOX 5210  | 10                |                      |                 |
| Subtotal Liquid Assets  | \$ 6,980,000.00  | NEW HYDE PARK, NY 1042                                       |                   |                      |                 |
| Real estate owned (enter market value from schedule of real estate owned) | \$ 8,775,000.00  | Acct. no.  |                   |                      |                 |
| Vested interest in retirement fund  | \$ 220,000.00    | Name and address of Company                                  | \$ Payment/Months | \$                   |                 |
| Net worth of business(es) owned (attach financial statement)              | \$ 4,500,000.00  | See Sch Of Liabilities                                       | 248.00            | 14,443.00            |                 |
| Automobiles owned (make and year)   | \$               | Acct. no.  |                   |                      |                 |
|   |                  | Alimony/Child Support/Separate Maintenance Payments Owed to: |                   |                      |                 |
| Other Assets (itemize)  | \$               | Job-Related Expense (child care, union dues, etc.)           |                   |                      |                 |
|   |                  | Total Monthly Payments                                       | \$ 9,021.00       |                      |                 |
| Total Assets a.   | \$ 20,475,000.00 | Net Worth (a minus b)  | \$ 18,134,895.00  | Total Liabilities b. | \$ 2,340,105.00 |

## Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (Enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| 1320 Monk Rd<br>Gladwyne, PA 19035  | SFR              | \$ 4,500,000.00      | \$ 1,495,271.00             | \$                  | \$ 6,736.00       | \$ 4,666.00                           | \$                |
| 7507 Bayshore Dr<br>Margate City, N.J 08402   | S SFR            | 2,475,000.00         | 740,663.08                  |                     | 8,262.00          | Incl                                  |                   |
| 7505 Bayshore Dr<br>Margate City, N.J 08402   | LAND             | 1,800,000.00         | 0.00                        |                     | 0.00              | 0.00                                  |                   |
|   | Totals:          | \$ 8,775,000.00      | \$ 2,235,934.00             | \$                  | \$ 12,998.00      | \$ 4,666.00                           | \$                |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

**Alternate Name:**

**Creditor Name**

Account Number

| VI. DETAILS OF TRANSACTION                 |            | VII. DECLARATIONS  |                          |                                     |                          |                                     |
|--|------------|--|--------------------------|-------------------------------------|--------------------------|-------------------------------------|
| a. Purchase Price                          | \$         | <p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?</p> <p>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, RMA or SA (as to number, type, and reasons for the action.)</p> | Borrower                 |                                     | Co-Borrower              |                                     |
| b. Alterations, improvements, repairs      |            |  | Yes                      | No                                  | Yes                      | No                                  |
| c. Land (if acquired separately)           |            |  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| d. Refinance (incl. debts to be paid off)  | 748,663.80 |  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| e. Estimated prepaid items                 | 19,274.83  |  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| f. Estimated closing costs                 | 6,656.00   |  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| g. PMI, MIP, Funding Fee                   |            |  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| h. Discount (if Borrower will pay)         |            |  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| i. Total costs (add items a through h)     | 766,593.83 |  |                          |                                     |                          |                                     |
| j. Subordinate financing                   |            |  |                          |                                     |                          |                                     |
| k. Borrower's closing costs paid by Seller |            |  |                          |                                     |                          |                                     |

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| VII. DETAILS OF TRANSACTION                              |  | VIII. DECLARATIONS   |                                     |  |                                     |
|--|--|--|-------------------------------------|--|-------------------------------------|
| 1. Other Credits (explain)                               |  | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.   |                                     |  |                                     |
|  |  | Borrower   |                                     | Co-Borrower  |                                     |
|  |  | Yes  | No                                  | Yes  | No                                  |
|  |  | <input type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/>   | <input checked="" type="checkbox"/> |
|  |  | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?<br>If "Yes," give details as described in the preceding question. |                                     |  |                                     |
|  |  | <input type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/>   | <input checked="" type="checkbox"/> |
|  |  | g. Are you obligated to pay alimony, child support, or separate maintenance?   |                                     |  |                                     |
|  |  | <input type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/>   | <input checked="" type="checkbox"/> |
|  |  | h. Is any part of the loan payment borrowed?   |                                     |  |                                     |
|  |  | <input type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/>   | <input checked="" type="checkbox"/> |
|  |  | i. Are you a co-maker or endorser on a note?   |                                     |  |                                     |
|  |  | <input type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/>   | <input checked="" type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed)  |  | 1,237,500.00   |                                     |  |                                     |
| n. PMI, MIP, Funding Fee financed                        |  |  |                                     |  |                                     |
| o. Loan amount (add m & n)                               |  | 1,237,500.00   |                                     |  |                                     |
| p. Cash from / to Borrower (subtract j, k, l & o from i) |  | -470,906.17  |                                     |  |                                     |
|  |  | j. Are you a U.S. citizen?   |                                     | k. Are you a permanent resident alien?                                       |                                     |
|  |  | <input checked="" type="checkbox"/>  |                                     | <input type="checkbox"/>   |                                     |
|  |  | <input type="checkbox"/>   |                                     | <input checked="" type="checkbox"/>  |                                     |
|  |  | l. Do you intend to occupy the property as your primary residence?<br>If "Yes," complete question m below.   |                                     | m. Have you had an ownership interest in a property in the last three years? |                                     |
|  |  | <input type="checkbox"/>   |                                     | <input checked="" type="checkbox"/>  |                                     |
|  |  | n. (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?  |                                     | PR PR  |                                     |
|  |  | (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?  |                                     | SP SP  |                                     |

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1007, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be accepted as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**ACKNOWLEDGEMENT:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: [Signature] Date: 11-13-12 Co-Borrower's Signature: [Signature] Date: 11-12-12

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

| BORROWER  | CO-BORROWER   |
|---|---|
| <input checked="" type="checkbox"/> I do not wish to furnish this information.  | <input checked="" type="checkbox"/> I do not wish to furnish this information.  |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  |
| Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | Race: <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male  | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male  |

To be Completed by Loan Originator:  
This information was provided:  
☐ In a face-to-face interview  
☒ In a telephone interview  
☐ By the applicant and submitted by fax or mail  
☐ By the applicant and submitted via e-mail or the Internet

|   |  |
|---|--|
| Loan Originator's Signature: <u>[Signature]</u>                   | Date: <u>11/07/2012</u>  |
| Loan Originator's Name (print or type): <u>Michael Santolusso</u> | Loan Originator's Phone Number (including area code): <u>267-464-7000</u>                  |
| Loan Origination Company's Name: <u>Vantage Point Bank</u>        | Loan Origination Company's Address: <u>100 Witmer Road Suite 140<br/>Horsham, PA 19044</u> |

James DiDio



Vantage Point Bank

Continuation Sheet/Residential Loan Application

|  |                             |                                   |
|--|-----------------------------|-----------------------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. | Borrower:<br>James DiDio    | Agency Case Number:               |
|  | Co-Borrower:<br>Maria Green | Lender Case Number:<br>1210001216 |

VI. ASSETS AND LIABILITIES

| Assets   | Cash or Market Value | Liabilities  | Monthly Payment & Months Left to Pay | Unpaid Balance |
|--|----------------------|--|--------------------------------------|----------------|
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>SALLIE MAE<br>PO BOX 9500<br>WILKES BARRE, PA 8773    | \$ Payment/Months<br>51.00<br>114    | \$<br>5,860.00 |
| Acct. No.                                      | \$                   | Acct. No. [REDACTED]   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>SALLIE MAE<br>PO BOX 9500<br>WILKES BARRE, PA 8773    | \$ Payment/Months<br>50.00<br>57     | \$<br>2,856.00 |
| Acct. No.                                      | \$                   | Acct. No. [REDACTED]   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>CHASE   | \$ Payment/Months<br>97.00<br>0      | \$<br>2,283.00 |
| Acct. No.                                      | \$                   | Acct. No. [REDACTED]   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>LVNV FUNDING<br>P.O. B 10584<br>GREENVILLE, SC 9603   | \$ Payment/Months<br>0.00<br>0       | \$<br>866.00   |
| Acct. No.                                      | \$                   | Acct. No. [REDACTED]   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>ARS   | \$ Payment/Months<br>0.00<br>0       | \$<br>709.00   |
| Acct. No.                                      | \$                   | Acct. No. 2088906  |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>CHASE<br>800 BROOKSEDGE BLVD<br>WESTERVILLE, OH 43081 | \$ Payment/Months<br>25.00<br>0      | \$<br>534.00   |
| Acct. No.                                      | \$                   | Acct. No. [REDACTED]   |                                      |                |
| Name and address of Bank, S&L, or Credit Union |                      | Name and address of Company<br>AFN<br>POB3427  | \$ Payment/Months<br>0.00<br>0       | \$<br>413.00   |
| Acct. No.                                      | \$                   | Acct. No. [REDACTED]   |                                      |                |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

|  |                |   |                |
|--|----------------|---|----------------|
| Borrower's Signature: <i>[Signature]</i> | Date: 11-12-12 | Co-Borrower's Signature: <i>[Signature]</i> | Date: 11-12-12 |
|--|----------------|---|----------------|

Uniform Residential Loan Application  
Freddie Mac Form 65 7/05 (rev. 6/09)

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Fannie Mae Form 1003 7/05 (rev. 6/09)

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Vantage Point Bank

| Continuation Sheet/Residential Loan Application  |                      |   |                                      |                                   |
|--|----------------------|---|--------------------------------------|-----------------------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. |                      | Borrower:<br>James DiDio  |                                      | Agency Case Number:               |
|  |                      | Co-Borrower:<br>Maria Green   |                                      | Lender Case Number:<br>1210001216 |
| VI. ASSETS AND LIABILITIES   |                      |   |                                      |                                   |
| Assets   | Cash or Market Value | Liabilities   | Monthly Payment & Months Left to Pay | Unpaid Balance                    |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company<br>BRCLYSBANKDE<br>PO BOX 26182<br>WILMINGTON, DE 19899                 | \$ Payment/Months<br>25.00<br>0      | \$<br>350.00                      |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company<br>CAPITAL COLLECTION SVC<br>RT 73 P O BOX 150<br>WEST BERLIN, NJ 08091 | \$ Payment/Months<br>0.00<br>0       | \$<br>336.00                      |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company<br>HSBC/BERGD   | \$ Payment/Months<br>0.00<br>0       | \$<br>236.00                      |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company   | \$ Payment/Months                    | \$                                |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company   | \$ Payment/Months                    | \$                                |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company   | \$ Payment/Months                    | \$                                |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |
| Name and address of Bank, S&L, or Credit Union   |                      | Name and address of Company   | \$ Payment/Months                    | \$                                |
| Acct. No.  | \$                   | Acct. No.   |                                      |                                   |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: *[Signature]* Date: 11-12-12 Co-Borrower's Signature: *[Signature]* Date: 11-12-12

Unified Residential Loan Application  
Freddie Mac Form 65 7/05 (rev. 5/09)

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Freddie Mac Form 1003 7/05 (rev. 5/09)

1003 Page 5 Assets/Liabilities (Letter) - 04/2010 - Enccompass360®

LH 0036798

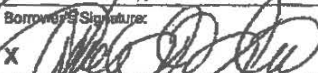

| Continuation Sheet/Residential Loan Application  |                             |                                   |
|--|-----------------------------|-----------------------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. | Borrower:<br>James DiDio    | Agency Case Number:               |
|  | Co-Borrower:<br>Maria Green | Lender Case Number:<br>1210001216 |

| VI. ASSETS AND LIABILITIES                             |  |   |                     |                               |   |                           |
|--|--|---|---------------------|-------------------------------|---|---------------------------|
| Schedule of Real Estate Owned                          |  |   |                     |                               |   |                           |
| Property Address<br>1320 Monk Rd<br>Gladwyne, PA 19035 | Present Market Value<br>4,500,000.00         | Amount of Mortgages & Liens<br>1,495,271.00   | Gross Rental Income | Mortgage Payments<br>8,738.00 | Insurance, Maintenance, Taxes & Misc.<br>4,566.00 | Net Rental Income<br>0.00 |
| B/C:<br>Coborrower                                     | Status:<br>//                                | Name and address of the Lender or Mortgagee:<br>HUDSON CITY SAVINGS BA<br>WEST 80 CENTURY ROAD<br>PARAMUS, NJ 07652 |                     | Loan number:<br>[REDACTED]    |   |                           |
| % of Ownership:  | Acquisition Date:<br>//                      |   |                     |                               |   |                           |
| Cost:  | Name and address of the Lender or Mortgagee: |   | Loan number:        |                               |   |                           |
| Type of Property:<br>Single Family                     |  |   |                     |                               |   |                           |
| Comments:  |  |   |                     |                               |   |                           |

|  |  |   |                     |                               |   |                                |
|--|--|---|---------------------|-------------------------------|---|--------------------------------|
| Property Address<br>7507 Bayshore Dr<br>Margate City, NJ 08402 | Present Market Value<br>2,475,000.00         | Amount of Mortgages & Liens<br>740,663.00   | Gross Rental Income | Mortgage Payments<br>6,262.00 | Insurance, Maintenance, Taxes & Misc.<br>0.00 | Net Rental Income<br>-6,262.00 |
| B/C:<br>Coborrower   | Status:<br>Sold                              | Name and address of the Lender or Mortgagee:<br>HUDSON CITY SAVINGS BA<br>WEST 80 CENTURY ROAD<br>PARAMUS, NJ 07652 |                     | Loan number:<br>[REDACTED]    |   |                                |
| % of Ownership:  | Acquisition Date:<br>//                      |   |                     |                               |   |                                |
| Cost:  | Name and address of the Lender or Mortgagee: |   | Loan number:        |                               |   |                                |
| Type of Property:<br>Single Family                             |  |   |                     |                               |   |                                |
| Comments:  |  |   |                     |                               |   |                                |

|  |              |              |      |           |          |           |
|--|--------------|--------------|------|-----------|----------|-----------|
| <b>Totals:</b>                           |              |              |      |           |          |           |
| Sub Totals (for properties on this page) | 8,975,000.00 | 2,235,934.00 | 0.00 | 12,998.00 | 4,566.00 | -6,262.00 |
| Totals (for all properties)              | 8,975,000.00 | 2,235,934.00 | 0.00 | 12,998.00 | 4,566.00 | -6,262.00 |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

|  |                   |  |                   |
|--|-------------------|--|-------------------|
| Borrower's Signature:<br> | Date:<br>11-12-12 | Co-Borrower's Signature:<br> | Date:<br>11-12-12 |
|--|-------------------|--|-------------------|



| Continuation Sheet/Residential Loan Application  |                                   |
|--|-----------------------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. | Borrower:<br>James DiDio          |
|  | Agency Case Number:               |
|  | Co-Borrower:<br>Maria Green       |
|  | Lender Case Number:<br>1210001216 |

**VI. ASSETS AND LIABILITIES**

**Schedule of Real Estate Owned**

| Property Address                           | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|--|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| 7505 Bayshore Dr<br>Margate City, NJ 08402 | 1,800,000.00         | 0.00                        |                     | 0.00              | 0.00                                  | 0.00              |

|                           |                         |  |              |
|---------------------------|-------------------------|--|--------------|
| B/C:<br>Borrower          | Status:                 | Name and address of the Lender or Mortgagee: | Loan number: |
| % of Ownership:           | Acquisition Date:<br>// |  |              |
| Cost:                     |                         | Name and address of the Lender or Mortgagee: | Loan number: |
| Type of Property:<br>Land |                         |  |              |
| Comments:                 |                         |  |              |

|                   |                      |  |                     |                   |                                       |                   |
|-------------------|----------------------|--|---------------------|-------------------|---------------------------------------|-------------------|
| Property Address  | Present Market Value | Amount of Mortgages & Liens                  | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
|                   |                      |  |                     |                   |                                       |                   |
| B/C:              | Status:              | Name and address of the Lender or Mortgagee: | Loan number:        |                   |                                       |                   |
| % of Ownership:   | Acquisition Date:    |  |                     |                   |                                       |                   |
| Cost:             |                      | Name and address of the Lender or Mortgagee: | Loan number:        |                   |                                       |                   |
| Type of Property: |                      |  |                     |                   |                                       |                   |
| Comments:         |                      |  |                     |                   |                                       |                   |

|  |              |              |      |           |          |           |
|--|--------------|--------------|------|-----------|----------|-----------|
| <b>Totals:</b>                           |              |              |      |           |          |           |
| Sub Totals (for properties on this page) | 1,800,000.00 | 0.00         | 0.00 | 0.00      | 0.00     | 0.00      |
| Totals (for all properties)              | 8,775,000.00 | 2,235,934.00 | 0.00 | 12,098.00 | 4,668.00 | -6,262.00 |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

|                       |          |                          |          |
|-----------------------|----------|--------------------------|----------|
| Borrower's Signature: | Date:    | Co-Borrower's Signature: | Date:    |
| <i>[Signature]</i>    | 11-12-12 | <i>[Signature]</i>       | 11-12-12 |

